

Certificate of Notice Page 1 of 4  
IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

**DEFAULT O/E JAD**

IN RE:

MATTHEW H LANGHAM  
TERRI LANGHAM  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:22-70020 JAD

Chapter 13

Related to Doc No.: 78

ORDER OF COURT

AND NOW, this 18th day of June, 2025, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:



sjk

U.S. BANKRUPTCY JUDGE

Jeffery A. Deller

FILED  
6/18/25 11:40 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

In re:  
Matthew H Langham  
Terri Langham  
Debtors

Case No. 22-70020-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7  
Date Rcvd: Jun 18, 2025

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Matthew H Langham, Terri Langham, PO Box 81, Plumville, PA 16246-0081
15454411	+ Indiana Regional Medical Center, 835 Hospital Rd, Indiana, PA 15701-3629

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 19 2025 00:38:00	Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 5632-9617
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 19 2025 01:07:40	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15454401	+ Email/Text: bankruptcynotices@aarons.com	Jun 19 2025 00:38:00	Aaron's Sales & Lease, 2020 Shelly Drive, Indiana, PA 15701-2388
15447945	+ Email/Text: bankruptcynotices@aarons.com	Jun 19 2025 00:38:00	Aaron's Sales & Lease, Attn: Bankruptcy, Po Box 100039, Kennesaw, GA 30156-9239
15447946	+ Email/Text: caineweiner@ebn.phinsolutions.com	Jun 19 2025 00:38:15	Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546
15454404	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 19 2025 02:04:08	Capital One, 1500 Capital One Drive, Richmond, VA 23238
15447947	+ Email/PDF: ais.chase.ebn@aisinfo.com	Jun 19 2025 01:47:56	Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101-2076
15447948	+ Email/Text: bdsupport@creditmanagementcompany.com	Jun 19 2025 00:38:00	Credit Management Company, Attn: Bankruptcy, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
15454407	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 19 2025 01:08:32	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
15447949	+ Email/Text: info@financesysteminc.com	Jun 19 2025 00:38:00	Finance System, Inc., Attn: Bankruptcy, 5703 National Road East, Richmond, IN 47374-2619
15447950	+ Email/Text: bnc-bluestem@quantum3group.com	Jun 19 2025 00:39:00	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15463738	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 19 2025 00:38:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
15447952	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 19 2025 00:38:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy,

District/off: 0315-7

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			16 Mcleland Road, Saint Cloud, MN 56303
15447953	+ Email/Text: bankruptcynotices@keybridged.com	Jun 19 2025 00:38:00	KeyBridge Medical Revenue, Attn: Bankruptcy, 2348 Baton Rouge Ave, Lima, OH 45805-1167
15454697	+ Email/Text: bankruptcynotices@keybridged.com	Jun 19 2025 00:38:00	KeyBridge Medical Revenue Care, PO Box 1568, Lima, OH 45802-1568
15447954	Email/Text: bk@lendmarkfinancial.com	Jun 19 2025 00:37:00	Lendmark Financial Service, 1735 North Brown Road, Suite 300, Lawenceville, GA 60043
15459091	Email/Text: bk@lendmarkfinancial.com	Jun 19 2025 00:37:00	Lendmark Financial Services, LLC, 2118 Usher Street, Covington, GA 30014
15449369	Email/PDF: resurgentbknofications@resurgent.com	Jun 19 2025 01:09:23	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15454415	+ Email/PDF: resurgentbknofications@resurgent.com	Jun 19 2025 01:07:55	Lvnv Funding Llc, C/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15447955	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 19 2025 00:38:00	Midland Funding, LLC, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
15447956	+ Email/Text: angela.abreu@northwest.com	Jun 19 2025 00:37:00	Northwest Bank, Attn: Bankruptcy, Po Box 128, Warren, PA 16365-0128
15447957	+ Email/PDF: cbp@omf.com	Jun 19 2025 01:48:25	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15469730	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 19 2025 00:39:00	OneMain Financial Group, LLC, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250
15461187	Email/Text: perituspendrick@perituservices.com	Jun 19 2025 00:37:00	Pendrick Capital Partners, LLC, Peritus Portfolio Services II, LLC, PO BOX 141419, IRVING, TX 75014-1419
15447958	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 19 2025 01:08:37	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15453848	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 19 2025 00:38:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
15454420	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com	Jun 19 2025 00:37:00	Progressive Insurance, 6300 Wilson Mills Rd, Cleveland, OH 44143-2182
15454422	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 19 2025 01:08:27	SYNCB, C/O P O BOX 965015, Orlando, FL 32896-0001
15447959	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 19 2025 00:39:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
15448043	^ MEBN	Jun 19 2025 00:24:21	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15447960	+ Email/Text: bankruptcydepartment@tsico.com	Jun 19 2025 00:39:00	Transworld Sys Inc/51, Attn: Bankruptcy, Po Box 15630, Wilmington, DE 19850-5630
15464772	Email/PDF: ebn_ais@aisinfo.com	Jun 19 2025 01:07:47	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 32

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		OneMain Financial Group, LLC
cr	*	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

District/off: 0315-7

User: auto

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15454402	*+	Aaron's Sales & Lease, Attn: Bankruptcy, Po Box 100039, Kennesaw, GA 30156-9239
15454403	*+	Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546
15454405	*+	Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101-2076
15454406	*+	Credit Management Company, Attn: Bankruptcy, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
15454408	*+	Finance System, Inc., Attn: Bankruptcy, 5703 National Road East, Richmond, IN 47374-2619
15454409	*+	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15454410	*+	Holiday Financial Serv, 2340 Warren Rd Ste 205, Indiana, PA 15701-2413
15575877	*+	Indiana Regional Medical Center, 835 Hospital Road, Indiana, PA 15701-3629
15454412	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 Mcleland Road, Saint Cloud, MN 56303
15454413	*+	KeyBridge Medical Revenue, Attn: Bankruptcy, 2348 Baton Rouge Ave, Lima, OH 45805-1167
15454414	*P++	LENDMARK FINANCIAL SERVICES, 2118 USHER ST, COVINGTON GA 30014-2434, address filed with court:, Lendmark Financial Service, 1735 North Brown Road, Suite 300, Lawenceville, GA 60043
15454416	*+	Midland Funding, LLC, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
15454417	*+	Northwest Bank, Attn: Bankruptcy, Po Box 128, Warren, PA 16365-0128
15454418	*+	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15454419	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15454421	*+	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
15454423	*+	Transworld Sys Inc/51, Attn: Bankruptcy, Po Box 15630, Wilmington, DE 19850-5630
15447951	###+	Holiday Financial Serv, 2340 Warren Rd Ste 205, Indiana, PA 15701-2413

TOTAL: 1 Undeliverable, 18 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 20, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 18, 2025 at the address(es) listed below:**

Name	Email Address
Denise Carlon	on behalf of Creditor OneMain Financial Group LLC dcarlon@kmlawgroup.com
Lawrence Willis	on behalf of Joint Debtor Terri Langham ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Lawrence Willis	on behalf of Debtor Matthew H Langham ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 5